

IDENTITY THEFT PREVENTION AND AWARENESS

Increase your awareness
and take steps now to
prevent identity theft



More than 1.4 million consumers reported they were victims of identity theft in 2021—the highest number in the last 20 years, according to figures from the Federal Trade Commission (FTC). Hopefully, Identity Theft Prevention and Awareness Month will help lower that number by raising awareness about the importance of protecting your identity—and providing tips to do it.

What is identity theft?

Identity theft is when someone steals your personal or financial information to open accounts in your name, get new credit cards in your name, steal your tax refund, apply for your benefits, use your health insurance—and even pretend to be you if they are arrested. In 2021, the FTC reported the largest category of identity theft was government documents or benefits fraud. The FTC received 395,948 reports from people who said their information had been misused by someone who applied for a government document or benefit, such as unemployment insurance.

Raise your awareness, lower your risks

December has some of the busiest shopping days of the year, which makes it an important time to ensure your personal information is safe from potential thievery. And, because it's the last month of the year, it's also a great time to make a New Year's resolution to reduce your risks of identity theft in 2023. Here are some recommendations to help you reduce risks now—and in the future.

- Be aware that identity thieves will pose as internet service providers, bank representatives—and even government officials—to get you to reveal your personal information.
- Don't share personal information online or over the telephone unless you initiated the contact and/or are able to verify that the site and/or caller are legitimate and your information is secure.
- Use strong and unique passwords for each of your online accounts.
- Sign up for [USPS Informed Delivery](#). Because a lot of identity theft occurs from stolen mail, it will help you to know in advance if you are getting mail from a bank, credit card company, doctor's office, or other business that might contain personal information.

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- Block unsolicited credit card and insurance offers from being sent in the mail by visiting [OptOutPrescreen.com](https://www.optoutprescreen.com) or calling 1-888-5-OPT-OUT.
- Shred all documents you are throwing away that contain personal information—including preapproved credit applications, insurance forms, bank checks, and statements.
- Don't log into bank accounts or other sites containing personal information while using public Wi-Fi.
- Make sure the websites you are shopping on are encrypted and secure by confirming that the URL starts with https.
- Update browsers, apps, and antivirus software as soon as updates are available.
- Consider getting a Virtual Private Network (VPN) service for your devices.
- Review the Department of Defense's [Identity Awareness, Protection, and Management Guide](#), which provides resources, tips, and instructions to help you and your family members protect your privacy and secure your identity data online. We recommend that you share it with friends and family members to help them protect their identities too.

Develop habits that help minimize your risk

To give yourself peace of mind—and minimize potential risk from identity theft, make a habit of reviewing your accounts regularly to see if there are any transactions you don't recognize so that you can immediately call attention to them, report fraudulent charges, and take any necessary steps to resolve the problem. Also, pay attention to your billing cycles and follow up with creditors if bills don't arrive on time. If a credit card bill doesn't arrive, it may mean an identity thief has taken over your account and changed your billing address.

You should also review your credit reports regularly to see if there are any unexpected changes. Some examples of what to look for include:

- An incorrect name (or spelling), date of birth, or Social Security number
- Applications you don't recognize for new accounts
- Credit cards, collection accounts, or loans that don't belong to you
- Higher-than-expected account balances

If you see any mistakes, identify them item by item in a letter. Send your letter with a copy of the credit report back to the credit reporting agency, return receipt requested.

If you suspect you've been involved in an identity theft or data breach, follow the steps recommended on the FTC's [IdentityTheft.gov](https://www.ftc.gov/identitytheft) website. Remember, it's always better to be safe than sorry.

Important Disclosures

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